

Estimated Fees

New Braunfels/Wimberley/San Marcos Area

Estimate of Title Fees for Borrower

Escrow Fees:		
Resale		\$ 215.00
Refinance (Rate and Term)		\$ 250.00
Home Equity		\$ 300.00
Courier/Overnight Fee		*\$ 45.00
Tax Certificates	REFINANCES ONLY	\$ 43.30
Texas Guaranty Fee		\$ 5.00
Recording Fees	\$16.00 first page \$4.00 each additional page (per document)	\$ _____
Owners Title Policy	(See Rate Schedule on reverse side)	\$ _____
Survey Deletion	Residential – 5% of basic premium rate	\$ _____
T-19.1	Residential – 10% of basic premium rate	**\$ _____
T-19.1	Residential (Issued concurrently with survey deletion) 5% of basic premium rate	**\$ _____
Survey Deletion	Non-residential – 15% of basic premium rate	\$ _____
T-19.1	Non-residential – 15% of basic premium rate	**\$ _____
T-19.1	Non-residential (Issued concurrently with survey deletion) 10% of basic premium rate	**\$ _____
T-19.2	Mineral and Surface Damage Endorsement	\$ 50.00
T-19.3	Mineral and Surface Damage Endorsement	\$ 50.00
Loan Title Policy	(If issued simultaneously with an OTP)	\$ 100.00
Tax Deletion	(Required by most lenders)	\$ 25.00
T-19	Residential – 5% of LTP premium (Required by most lenders)	**\$ _____
T-19	Non-Residential – 10% of LTP premium	**\$ _____
T-19.2	Mineral and Surface Damage Endorsement	\$ 50.00
T-19.3	Mineral and Surface Damage Endorsement	\$ 50.00
T-36	(Required by most lenders)	\$ 25.00
T-17	(Required by most lenders if property is in a PUD)	\$ 25.00
T-42	Home Equity – 10% of LTP premium	\$ _____
T-42.1	Supplemental on Home Equity – 15% of LTP premium	\$ _____
T-31	Manufactured Housing	\$ 20.00
T-31.1	Manufactured Housing	\$ 50.00
T-35	Revolving Credit	\$ 50.00
T-33	Variable Rate Mortgage	\$ 20.00

The above schedule represents basic or standard fees for transactions closing with Independence Title and is an estimate only. Transactions with special circumstances or variations may require adjustments in fees. Please call your Independence Title Closer with any questions regarding your particular transaction and to verify these fees prior to closing.

*Fee may vary due to mailouts, additional payoffs and/or collateral packages

**\$50.00 minimum fee



Title Insurance Rates

Effective February 1, 2007

Policies up to and including	Basic Premium						
10,000	\$229	53,000	\$523	87,000	\$756	200,000	\$1,377
11,000	\$235	54,000	\$530	87,500	\$759	205,000	\$1,404
12,000	\$243	55,000	\$536	88,000	\$762	210,000	\$1,430
13,000	\$250	56,000	\$544	88,500	\$766	215,000	\$1,457
14,000	\$257	57,000	\$550	89,000	\$770	220,000	\$1,484
15,000	\$262	58,000	\$558	89,500	\$772	225,000	\$1,511
16,000	\$270	59,000	\$564	90,000	\$775	230,000	\$1,537
17,000	\$277	60,000	\$571	90,500	\$779	235,000	\$1,564
18,000	\$285	61,000	\$578	91,000	\$783	240,000	\$1,591
19,000	\$290	62,000	\$585	91,500	\$787	245,000	\$1,617
20,000	\$298	63,000	\$591	92,000	\$789	250,000	\$1,644
21,000	\$305	64,000	\$598	92,500	\$793	255,000	\$1,671
22,000	\$312	65,000	\$605	93,000	\$797	260,000	\$1,697
23,000	\$318	66,000	\$612	93,500	\$801	265,000	\$1,724
24,000	\$325	67,000	\$620	94,000	\$802	270,000	\$1,751
25,000	\$332	68,000	\$625	94,500	\$806	275,000	\$1,778
26,000	\$339	69,000	\$632	95,000	\$811	280,000	\$1,804
27,000	\$345	70,000	\$640	95,500	\$814	285,000	\$1,831
28,000	\$352	71,000	\$647	96,000	\$816	290,000	\$1,858
29,000	\$359	72,000	\$652	96,500	\$820	295,000	\$1,884
30,000	\$366	73,000	\$660	97,000	\$824	300,000	\$1,911
31,000	\$373	74,000	\$667	97,500	\$828	350,000	\$2,178
32,000	\$379	75,000	\$674	98,000	\$830	400,000	\$2,445
33,000	\$386	75,500	\$676	98,500	\$834	450,000	\$2,712
34,000	\$393	76,000	\$680	99,000	\$838	500,000	\$2,979
35,000	\$400	76,500	\$683	99,500	\$841	550,000	\$3,246
36,000	\$407	77,000	\$687	100,000	\$843	600,000	\$3,513
37,000	\$413	77,500	\$690	105,000	\$870	650,000	\$3,780
38,000	\$421	78,000	\$694	110,000	\$896	700,000	\$4,047
39,000	\$427	78,500	\$698	115,000	\$923	750,000	\$4,314
40,000	\$434	79,000	\$702	120,000	\$950	800,000	\$4,581
41,000	\$440	79,500	\$703	125,000	\$977	850,000	\$4,848
42,000	\$448	80,000	\$707	130,000	\$1,003	900,000	\$5,115
43,000	\$454	80,500	\$711	135,000	\$1,030	950,000	\$5,382
44,000	\$461	81,000	\$715	140,000	\$1,057	1,000,000	\$5,649
45,000	\$469	81,500	\$717	145,000	\$1,083	2,000,000	\$10,039
46,000	\$475	82,000	\$721	150,000	\$1,110	3,000,000	\$14,429
47,000	\$481	82,500	\$725	155,000	\$1,137	4,000,000	\$18,819
48,000	\$489	83,000	\$729	160,000	\$1,163	5,000,000	\$23,209
49,000	\$496	83,500	\$731	165,000	\$1,190	6,000,000	\$26,829
50,000	\$503	84,000	\$734	170,000	\$1,217	7,000,000	\$30,449
51,000	\$508	84,500	\$739	175,000	\$1,244	8,000,000	\$34,069
52,000	\$516	85,000	\$742	180,000	\$1,270	9,000,000	\$37,689
		85,500	\$745	185,000	\$1,297	10,000,000	\$41,309
		86,000	\$748	190,000	\$1,324	15,000,000	\$59,409
		86,500	\$752	195,000	\$1,350		

Premium Calculations

Policies of \$100,001 - \$1,000,000

1. Subtract \$100,000 from policy amount.
2. Multiply result (1) by \$.00534 and round to nearest whole dollar.
3. Add \$843 to result (2).

Policies of \$1,000,001 - \$5,000,000

1. Subtract \$1,000,000 from policy amount.
2. Multiply result (1) by \$.00439 and round to nearest whole dollar.
3. Add \$5,649 to result (2).

Policies of \$5,000,001 - \$15,000,000

1. Subtract \$5,000,000 from policy amount.
2. Multiply result (1) by \$.00362 and round to nearest whole dollar.
3. Add \$23,209 to result (2).

Policies of \$15,000,001 - \$25,000,000

1. Subtract \$15,000,000 from policy amount.
2. Multiply result (1) by \$.00257 and round to nearest whole dollar.
3. Add \$59,409 to result (2).

Policies in excess of \$25,000,000

1. Subtract \$25,000,000 from policy amount.
2. Multiply result (1) by \$.00154 and round to nearest whole dollar.
3. Add \$85,109 to result (2).

www.IndependenceTitle.com



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